



NEWS/INFORMATION

SHIBA STATEWIDE HEALTH INSURANCE BENEFITS ADVISORS **HELPLINE**
810 Third Avenue, Suite 650 Seattle, WA 98104-1615 **1(800) 397-4422**
OFFICE OF THE INSURANCE COMMISSIONER • MIKE KREIDLER, INSURANCE COMMISSIONER
www.insurance.wa.gov/shibahelpline.htm



MISSION STATEMENT

Statewide Health Insurance Benefits Advisors (SHIBA) HelpLine is a statewide **network** of **trained volunteers** who **educate, assist, and advocate for consumers** about their **rights and options** regarding **health insurance issues**, so they can make informed decisions.

GLOSSARY

network = an information and referral system that includes community volunteers, local sponsoring organizations, the State Insurance Commissioner's Office, and other state and federal agencies.

trained volunteers = committed individuals who meet SHIBA standards and who complete intensive training requirements to become counselors. They meet with consumers to answer questions about health insurance issues and help assess their insurance needs, perform public speaking duties, and provide other supportive services to the program and consumers.

educate and assist = counseling, seminars, publications, informational charts and comparison forms, local community training sessions, public speaking engagements, news releases, training films, audio tapes, satellite broadcasts, web pages.

consumers = anyone with concerns about health insurance, including young, pre-retirement age, retired, disabled, multicultural, rural, etc.

rights and options = choices, prices, rates, conditions, protection, federal and state laws and regulations, eligibilities, enrollment procedures and guarantees related to health insurance products, services and purchases.

health insurance issues = those related to individual policies, government programs (Medicare, Medicaid, Basic Health Plan, Washington State Health Insurance Pool, Children's Health Insurance Program), Medicare supplements, employment-related benefit plans, managed care, long-term care, disability, medical billings, fraud, and more.

GUIDING PRINCIPLES

- **OUTREACH:** We actively seek ways to extend services to consumers through and beyond existing delivery systems.
- **CONTINUING EDUCATION:** We are committed to educating staff, volunteers, sponsoring agencies, and other professionals.
- **FEEDBACK:** We are receptive to the concerns of communities, and committed to meeting their needs.



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SHIBA HELPLINE: BACKGROUND/FACTS

SERVICES

- A *free* health insurance information resource *for consumers* and *from consumers*
- Advocacy and counseling for evaluating, planning, purchasing, and using health insurance
- An education and referral system of community volunteers, local sponsoring organizations, the State Insurance Commissioner's Office, and other state and federal agencies
- Recruits and trains volunteers to counsel their peers about their rights and options as health insurance consumers

BACKGROUND

- In operation since 1979
- Approximately 300 volunteers statewide
- Approximately 25 sponsoring agencies (local "hubs" for community access to SHIBA HelpLine) statewide
- The first senior health insurance peer-to-peer counseling program in the nation
- The first to expand significantly to serve all ages and populations in response to demand
- Receives federal grants to enhance materials; expand into rural, ethnically diverse, low-income and disabled populations; and reduce fraud and abuse
- Model for other states setting up insurance counseling and assistance programs

MISSION

- Allow consumers to make informed, cost-effective, low-risk decisions about health insurance and access to health care
- Serve as a free, impartial, confidential and central resource for assistance and advocacy
- Respond in a sensitive, timely, and flexible manner to community concerns and issues
- Reduce health insurance fraud, and teach individuals and communities to prevent and report fraud and abuse

FEATURES & BENEFITS

- One-on-one attention from a "peer expert" who is technically competent, knowledgeable, and sensitive
- Accurate, reliable, up-to-date information
- FREE
- Accessible (for consumers previously "bounced around" in search of assistance)
- Convenient (many counseling and education options)
- Confidential
- Impartial
- Consumer protection
- Fraud prevention
- Volunteer opportunities
- Community/government partnership



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SHIBA HELPLINE: PROBLEMS/SOLUTIONS

CONSUMERS' CHALLENGES

- Health insurance and health care access are major concerns for consumers today
- Insurance can be confusing, and both its complexity *and* its importance increase as we age
- Consumers need to know exactly what they are (and aren't) getting for their money
- Consumers must decide what benefits they need and how to obtain them—affordably, without gaps or overlap
- Few consumers pre-plan for post-retirement health insurance needs
- Many consumers don't know, or take advantage of, all the options available to them
- Governmental programs and options are complicated and unfamiliar
- Diverse populations (e.g., disabled, non-English-speaking) may experience additional challenges in understanding their rights and options, and accessing the care they need and deserve

CONSUMERS' HEALTH INSURANCE ISSUES

Questions about health insurance may involve:

- product prices/rates
- eligibility, conditions, requirements
- enrollment procedures and deadlines
- access/available of coverage and/or care
- federal and state laws, rules, regulations
- forms/paperwork; applications; billings
- terms and guarantees

RAPIDLY INCREASING DEMAND

- Annually, SHIBA HelpLine serves over 140,000 consumers statewide.
- SHIBA HelpLine serves *all* of Washington state, including the disabled and residents who need to make decisions about individual insurance, government programs (Medicare, Medicaid, Basic Health Plan, Washington State Health Insurance Pool, Children's Health Insurance Program), Medigap, employment-related benefits, managed care, long-term care, medical billings, and more.

THE SOLUTION: SHIBA HELPLINE

Before SHIBA HelpLine, consumers had to rely on biased opinions, or hire a financial advisor or social worker to receive:

- answers to basic questions
- guidance in making choices and decisions
- advocacy and appeals assistance
- evaluation of current/future needs
- analysis and comparison of coverages
- assistance with forms and billings
- help obtaining coverage
- help detecting fraud
- analysis of needs

SHIBA HelpLine offers these services free of charge.



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SHIBA HELPLINE: HOW IT WORKS

METHODS OF SERVICE AND COMMUNICATION

SHIBA HelpLine provides education and advocacy through many channels to consumers of all ages:

- one-on-one counseling
- seminars and workshops
- community forums
- publications
- local community training
- public speaking
- news releases/stories
- audio tapes
- comparison forms
- training videos
- advertising
- public service announcements (PSAs)
- website
- e-newsletters

POPULATIONS SERVED

In 1999, in addition to the retired, pre-retirement and early retirement populations traditionally served, SHIBA HelpLine formally broadened its efforts with a major initiative to reach out to all ages, focusing especially on the following populations:

- rural
- low-income
- uninsured
- disabled
- minority/multicultural
- English-as-second-language
- consumers with health care access issues
- other hard-to-reach, vulnerable/high-risk or underserved populations

INTENSIVE, EXPERT TRAINING

SHIBA HelpLine volunteers are:

- intelligent, active citizens
- never affiliated in any way with any insurance company or product
- screened to ensure they meet SHIBA HelpLine's high standards
- extensively trained in the complete range of health insurance options available to consumers from birth to retirement
- kept up-to-date on the changing health insurance environment with ongoing supplemental training
- equipped with complete, accurate, up-to-date information
- recruited to reflect and represent the populations of their local communities
- supervised by expert staff from the Insurance Commissioner's office

SHIBA HELPLINE "UNITS" AND "SPONSORS"

A community organization "sponsors" a local unit by:

- providing office facilities
- recruiting and screening volunteers
- helping to coordinate local SHIBA HelpLine activities
- referring public inquiries to SHIBA HelpLine advisors

The sponsor is funded on a quarterly basis to help subsidize its support of SHIBA HelpLine volunteers.



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SHIBA HELPLINE HELPS CLEAR UP HEALTH INSURANCE CONFUSION; SETS NATIONAL STANDARD FOR VOLUNTEER PEER COUNSELING

A unique Washington state service called SHIBA (Statewide Health Insurance Benefit Advisors) HelpLine offers *free* health insurance counseling, advocacy and referrals to all consumers. The first program of its kind in the nation, SHIBA HelpLine's peer-to-peer counseling makes a difficult subject easier for consumers to deal with.

Since 1979 the service has served as an impartial resource to help our state's consumers with the often mind-boggling task of finding, evaluating, planning, choosing, buying and using health insurance, and gaining access to health care.

SHIBA HelpLine accomplishes a wide range of important objectives. It gives consumers one-on-one attention from an understanding, knowledgeable "peer expert." It provides accurate, reliable information through many convenient options. It's *free* and *accessible*. SHIBA HelpLine also helps prevent insurance fraud, creates volunteer opportunities, and fosters community/government partnership.

SHIBA HelpLine education and advocacy is delivered primarily through one-on-one personal counseling. Consumers may obtain answers over the phone, or visit their local SHIBA HelpLine office to meet with an advisor for in-depth comparisons and analysis of insurance needs. SHIBA HelpLine also informs through seminars, publications, local community training, public speaking, news releases, PSAs, training videos, website and e-mail.

"The program's peer-to-peer aspect is key to its success," says Washington State Insurance Commissioner Mike Kreidler. SHIBA HelpLine volunteers become health insurance experts, but they also have a special rapport with their clients because they can empathize with their needs.

No volunteer advisor is affiliated in any way with any insurance company or product.

Volunteers who meet SHIBA HelpLine standards receive intensive training about the health insurance options available to Washington state consumers. They can answer questions about existing insurance, assist with insurance planning, and advocate regarding health care access issues. They have current information on individual policies, government programs (Medicare, Medicaid, Basic Health Plan, Washington State Health Insurance Pool, Children's Health Insurance Program), Medigap policies, employment-related benefit plans, managed care, long-term care, disability, medical billings, and other health insurance concerns. They can advocate for consumers in need of support and representation in appeals and other complex situations.

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There are currently about 300 volunteer advisers throughout the state, organized by “units” (one in nearly every county). A local community organization “sponsors” each local unit, providing office facilities, recruiting volunteers, referring public inquiries to SHIBA advisers, and hosting community education events. The sponsor is funded on a quarterly basis to help subsidize its support.

Annually, SHIBA HelpLine serves more than 140,000 consumers statewide. While SHIBA HelpLine assists people of all ages from cradle to grave with their health insurance, special focuses include outreach to and advocacy for underserved and hard-to-reach populations. These include rural, low-income, English-as-second-language, multicultural, the uninsured, the disabled, disease groups, and other populations. SHIBA HelpLine also targets the largest and fastest-growing group of consumers in the state (and nationwide): the population at or nearing retirement and those eligible for Medicare. There are more than one million Washingtonians age 50 or older. National surveys show that older Americans especially have been key targets for fraud merchants.

SHIBA HelpLine is a win-win for clients, volunteers, and sponsoring organizations:

- Consumers obtain FREE support for making the best, most affordable health insurance choices.

In addition to peace of mind, consumers can save themselves and the government money (by eliminating duplicate coverage, policies that don’t meet their needs, or coverage gaps that lead to higher-than-necessary out-of-pocket payments for health services).

- The sponsoring organization adds a well-respected program to its roster of services, keeps its volunteers productive, and attracts new volunteers who want to participate in this particular arena.

- SHIBA HelpLine also exemplifies Insurance Commissioner Mike Kreidler’s commitment to consumer information and protection, by addressing one of the population’s most pressing issues. SHIBA HelpLine’s outreach helps reduce/prevent insurance fraud, and maintain insurance industry competition by encouraging a more informed and aware consumer population.

As a result, SHIBA HelpLine has won grants to expand service to more minority, rural and low-income areas, and to enhance publications, and is a model for other states developing similar programs.

SHIBA HelpLine staff received the state’s Extra Mile Award in 1999 for its outstanding service to 33,000 Medicare beneficiaries whose managed care plans had been terminated.

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COMMISSIONER KREIDLER'S SHIBA HELPLINE PROGRAM OFFERS HELPING HAND TO HEALTH INSURANCE CONSUMERS

Consumers with health insurance questions and problems have an important resource to assist them – the Statewide Health Insurance Benefits Advisors, also known as SHIBA Helpline.

"SHIBA Helpline's trained volunteers and their support staff of insurance experts resolve thousands of issues every year for consumers," Commissioner Kreidler notes.

In _____ County, SHIBA Helpline is sponsored by _____

Initially created two decades ago to assist seniors and others eligible for federal Medicare coverage, the SHIBA Helpline program has since expanded to offer help for health insurance consumers of all ages. "Health care is a basic necessity for everyone," Commissioner Kreidler said. "SHIBA Helpline volunteers stand ready to help people obtain the coverage they need and deserve, and to help them fight for it when they encounter problems."

Although some of Washington's health care reforms have been repealed by the Legislature, Washington state residents still can rely on the remaining consumer protections in law.

In addition, Washington state's "Every-Category Law" allows consumers access to different kinds of health-care providers. Questions about that law are increasing as it is implemented, after surviving years of legal challenges by the insurance industry.

Washington families also find they need help getting coverage they have already paid for – probably the most common health insurance complaint in today's era of managed care.

In addition, SHIBA Helpline volunteers can help with questions and concerns on many other topics – disabilities, Medicare, Medicare managed care plans, Medicaid, the Basic Health Plan, and Long-Term Care insurance, among others.

With health screening expected to resume later this year under new rules passed by the 2000 Legislature, SHIBA Helpline volunteers also will be available to help consumers sift through their options, including the Washington State Health Insurance Pool (WSHIP).

Overall, SHIBA Helpline volunteers assist individual consumers in making the health insurance choices that are right for them and their families.

"SHIBA Helpline is able to serve consumers throughout the state because of sponsoring organizations that provide essential program support," Commissioner Kreidler stated. "We are also looking for volunteers of all ages to join this rewarding program and train to help people with this important consumer issue."

SHIBA Helpline's services are free to the public. Volunteers are trained by health insurance experts in Commissioner Kreidler's office and have no ties to any insurance companies. To reach the nearest SHIBA Helpline unit, consumers should call the toll-free referral line at 1-800-397-4422.

EDITORS: Additional information about SHIBA and other insurance topics is available on the Insurance Commissioner's web site: <http://www.insurance.wa.gov>

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WHAT DOES IT MEAN TO BE A SHIBA HELPLINE SPONSOR?

WHAT DOES IT MEAN TO BE A SPONSOR?

- A SHIBA Helpline sponsor is the local community liaison between SHIBA Helpline, the volunteers and the consumers.
- The sponsor is typically an organization that provides office space and administration of the local “unit” of volunteers.
- The sponsor is pivotal to SHIBA Helpline's effective implementation. The sponsor's active, consistent participation and leadership are required to ensure the program's local success.
- Activities of the sponsor include: planning, hosting and implementing outreach events and materials; recruiting and screening and management of committed, competent volunteers who are representative of local populations; offering ongoing opportunities and access for volunteer skill building; maintenance of diversity and cultural competency; partnerships with other organizations; provision of phone, Internet and e-mail access for volunteers; recordkeeping; and other duties.

WHAT ARE THE BENEFITS OF BEING A SPONSOR?

- Offer important additional services, benefits and options to clientele
- Attract new volunteers interested in this specific subject
- Offer existing volunteers new volunteer opportunities
- Add a well-respected, highly-regarded program to agency roster of services
- Partner with a proven solution to health insurance issues facing our varied populations
- Affiliate with the leading insurance counseling and assistance program in the U.S.
- Be part of a community/government partnership that benefits taxpayers

HOW DO YOU PARTICIPATE?

- The Insurance Commissioner's staff and the organizations who sponsor local units work cooperatively to support and supervise the volunteers.
- Both SHIBA Helpline and the sponsor accept responsibilities to ensure a productive, mutually beneficial partnership.
- If you would like to talk with someone about sponsoring your local SHIBA unit, please contact Joan Lewis, SHIBA Director, at (206) 389-2752
- Also see the insert “Who makes SHIBA HelpLine Work? — Key Program Roles” in this packet under the “Sponsoring Agency” section for more on the sponsoring agency's role and responsibilities.



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WHO MAKES SHIBA HELPLINE WORK? — KEY PROGRAM ROLES

THE VOLUNTEER:

- is an intelligent, active, concerned citizen—screened and selected based on SHIBA HelpLine's high standards
- is *not* affiliated or associated with, and does not promote, any insurance company, product, agent or service
- attends a basic training course and a required minimum of monthly training sessions throughout the year, maintaining a high level of skill, knowledge and competence on the complete range of health insurance issues and options
- works one-to-one with consumers in local communities who have questions and concerns about health insurance, so they can make fully-informed choices— educating them, advising them of their rights, evaluating needs, analyzing coverages, advocating for their rights
- is sensitive and sympathetic, culturally competent, and keeps all consultations confidential (except when it is necessary to share details with a trainer or other SHIBA HelpLine staff in the interest of addressing the problem)
- makes referrals when necessary and appropriate
- may elect to specialize further: becoming a specialty counselor in topics such as: employment-related plans, professional groups (e.g., retired teachers, military), disease groups (e.g., AIDS, fibromyalgia), pre-retirees and retirees/Medicare & Medigap, long-term care, Medicaid, other government programs, low-income, rural access, disability, fraud and abuse, or medical billings. May also specialize in community education and public speaking, volunteer recruitment, advocacy and appeals, multicultural issues, Internet research and computing, rules/laws/policies, or administrative assistance.

THE VOLUNTEER COORDINATOR:

- is the key volunteer or staff at the sponsoring organization (SHIBA "unit") who oversees SHIBA HelpLine activity at that agency
- is the liaison between the agency/unit, SHIBA HelpLine staff, and the local community
- refers potential clients to SHIBA HelpLine volunteer advisors
- arranges locations for monthly meetings/training; handles mailings; helps plan and promote outreach events/activities; collects and tabulates intake reports; prepares quarterly reports; maintains the library of training materials, client materials and other supplies, monitors attendance; and other administrative duties as needed
- reports to the representative of the Insurance Commissioner's staff who is assigned to that sponsor

THE SHIBA HELPLINE REGIONAL COORDINATOR/TRAINER:

- is the liaison between the Insurance Commissioner's office and the sponsoring agencies in their territory
- develops, maintains and delivers training that prepares and qualifies volunteers to be effective SHIBA HelpLine counselors
- ensures that all volunteers dispense complete, accurate, timely information
- communicates regularly with Unit Coordinators to support their oversight of the sponsoring agency
- assists the sponsoring organization with community outreach
- is educated on a continuing basis about community health insurance and health care issues

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THE SPONSORING ORGANIZATION (AGENCY):

- is the link between the SHIBA HelpLine unit and its community
- plans/hosts/implements outreach events and materials to inform local consumers about SHIBA HelpLine, and special events to educate consumers about urgent or emerging issues and concerns, special local problems, etc.
- recruits, screens and oversees committed, competent volunteers who are representative of local populations, and provides ongoing opportunities and access for volunteer skill building
- maintains competency to serve diverse populations
- encourages and establishes partnerships with other organizations for outreach, recruiting and training
- provides space for training, client counseling sessions and events
- provides adequate phone answering, call retrieval and routing system
- provides computer with Internet and e-mail to SHIBA HelpLine volunteers
- assists other SHIBA HelpLine units in times of heavy workload, increased call volume, crisis or emergency
- keeps records of SHIBA HelpLine activity as required by SHIBA HelpLine and other state and federal requirements
- is funded on a quarterly basis to help subsidize support activities

THE OUTREACH SITE:

- can be a hospital, retirement home, military base, senior center, social service agency, community college or university, library, medical clinic, pharmacy retirement association, mall, bank, church, synagogue, club, medical association or other local point of contact for reaching consumers
- provides additional "satellite" locations for counseling sessions by local SHIBA HelpLine volunteers
- offers additional exposure/distribution of SHIBA HelpLine information and promotes its availability to the community
- may utilize SHIBA HelpLine volunteers as an additional resource for reaching their own target audience(s) (e.g., consumers with special needs or of specific age or ethnic groups)
- gives SHIBA HelpLine an opportunity to reach and focus on specific target audiences
- may provide space for training and events

INSURANCE COMMISSIONER'S OFFICE:

- provides program initiatives and management, volunteer training, technical support, supervision, materials, feedback, consistent updates, referrals, and other resources to volunteers, sponsoring agencies and other partners
- stays in touch with volunteers and representatives of sponsoring agencies to ensure that their needs are met, hear their feedback and address their concerns
- oversees the program at the State level
- writes laws, regulations and rules protecting consumers
- makes consumer protection and education a high priority
- personally communicates with volunteers through regular meetings, newsletters, website, e-mail, satellite and other means



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SHIBA HELPLINE SPONSOR LIST

Adams	Retired & Senior Volunteer Program of North Central Washington
Asotin	Retired & Senior Volunteer Program of Asotin and Garfield Counties
Benton	Benton/Franklin Volunteer Center, Retired & Senior Volunteer Program
Chelan	Retired & Senior Volunteer Program of North Central Washington
Clallam	Olympic Area Agency on Aging
Clark	Clark County Retired & Senior Volunteer Program
Columbia	Department of Human Services, Walla Walla Retired & Senior Volunteer Program
Cowlitz	Lower Columbia Community Action Council
Douglas	Retired & Senior Volunteer Program of North Central Washington
Ferry	Northeast Washington Rural Resources Development Council
Franklin	Benton/Franklin Volunteer Center, Retired & Senior Volunteer Program
Garfield	Retired & Senior Volunteer Program of Asotin and Garfield Counties
Grant	Retired & Senior Volunteer Program of North Central Washington
Grays Harbor	Coastal Community Action Program, Retired & Senior Volunteer Program
Island	Skagit County Public Hospital District #2, dba Island Hospital (from Oak Harbor North, LaConner, & Anacortes)
Island	Senior Services of Island County (from Oak Harbor South)
Jefferson	Olympic Area Agency on Aging
King	University of Washington
Kitsap	<i>Pending</i>
Kittitas	Retired & Senior Volunteer Program of Kittitas County
Klickitat	Retired & Senior Volunteer Program of Yakima County
Lewis	CHOICE Regional Health Network
Lincoln	Retired & Senior Volunteer Program of North Central Washington
Mason	CHOICE Regional Health Network
Okanogan	Retired & Senior Volunteer Program of North Central Washington
Pacific	Coastal Community Action Program, Retired & Senior Volunteer Program
Pend Oreille	Northeast Washington Rural Resources Development Council
Pierce	United Way of Pierce County
San Juan	Skagit County Public Hospital District #2, dba Island Hospital
Skagit	Skagit County Community Action Agency
Skamania	Clark County Retired & Senior Volunteer Program
Snohomish	Senior Services of Snohomish County
Spokane	Aging & Long Term Care of Eastern Washington
Stevens	Northeast Washington Rural Resources Development Council
Thurston	CHOICE Regional Health Network
Wahkiakum	Lower Columbia Community Action Council
Walla Walla	Department of Human Services, Walla Walla Retired & Senior Volunteer Program
Whatcom	Mother/Baby Center
Whitman	Aging & Long Term Care of Eastern Washington
Yakima	Retired & Senior Volunteer Program of Yakima County